

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

DEAN L. JANAS
SUSAN G. JANAS
Debtor(s)

Case No. 13-24599CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/31/2013.
- 2) The plan was confirmed on 01/29/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 07/03/2014, 11/20/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/22/2015, 02/21/2017, 12/27/2017.
- 5) The case was completed on 01/15/2019.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$45,020.23.
- 10) Amount of unsecured claims discharged without payment: \$3,796.84.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$188,903.00
Less amount refunded to debtor \$5,012.24

NET RECEIPTS: \$183,890.76

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,400.00
Court Costs \$0.00
Trustee Expenses & Compensation \$7,820.98
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$11,220.98

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALTAIR OH XIII LLC	Unsecured	676.74	676.74	676.74	676.74	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	358.24	399.25	399.25	399.25	0.00
CMC	Unsecured	180.81	NA	NA	0.00	0.00
CMC	Unsecured	90.06	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	6,932.77	6,932.77	6,932.77	6,932.77	0.00
DISNEY VACATION CLUB	Unsecured	5,665.51	643.68	643.68	643.68	0.00
DISNEY VACATION DEVELOPMENT	Secured	0.00	5,011.89	0.00	4,568.29	0.00
DISNEY VACATION DEVELOPMENT	Secured	0.00	310.75	310.75	310.75	0.00
DOLLAR BANK FSB**	Priority	0.00	1,150.00	1,150.00	1,150.00	0.00
DOLLAR BANK FSB**	Secured	0.00	5,656.78	5,656.78	5,656.78	0.00
DOLLAR BANK FSB**	Secured	83,766.70	86,391.09	0.00	87,649.57	0.00
GREAT PLAINS LENDING++	Unsecured	1,576.59	NA	NA	0.00	0.00
GREAT PLAINS LENDING++	Unsecured	925.29	NA	NA	0.00	0.00
GREEN TREE SERVICING LLC(*)	Secured	42,707.97	46,351.53	0.00	32,095.15	0.00
GREEN TREE SERVICING LLC(*)	Secured	0.00	1,052.30	1,052.30	1,052.30	0.00
INTERNAL REVENUE SERVICE*	Priority	1,874.31	5,003.36	5,003.36	5,003.36	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	794.40	794.40	794.40	0.00
JORDAN TAX SERVICE INC	Priority	0.00	NA	NA	0.00	0.00
KENNEDY TWP -SEWAGE FEES	Secured	559.07	921.93	231.95	231.95	407.04
KENNEDY TWP -SEWAGE FEES	Secured	0.00	47.72	47.72	47.72	0.00
MERRICK BANK	Unsecured	956.04	693.40	693.40	693.40	0.00
MONTOUR SD & KENNEDY TWP (EIT	Priority	6,000.00	6,043.52	6,043.52	6,043.52	0.00
NORTH SHORE ENDOSCOPY CENTE	Unsecured	515.44	NA	NA	0.00	0.00
ONE MAIN FINANCIAL INC A/S/F CITI	Secured	23,731.25	11,971.81	11,971.81	11,971.81	1,770.68
PA DEPARTMENT OF REVENUE*	Secured	1,948.02	1,928.59	1,928.59	1,928.59	276.61
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	21.24	21.24	21.24	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,141.70	1,141.70	1,141.70	1,141.70	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,202.48	1,202.48	1,202.48	1,202.48	0.00
SURGERY CENTER AT EDGEWORTH	Unsecured	508.65	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL	Secured	NA	197.97	0.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$124,313.01	\$0.00
Mortgage Arrearage	\$7,019.83	\$7,019.83	\$0.00
Debt Secured by Vehicle	\$11,971.81	\$11,971.81	\$1,770.68
All Other Secured	\$2,208.26	\$2,208.26	\$683.65
TOTAL SECURED:	\$21,199.90	\$145,512.91	\$2,454.33
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$12,196.88	\$12,196.88	\$0.00
TOTAL PRIORITY:	\$12,196.88	\$12,196.88	\$0.00
GENERAL UNSECURED PAYMENTS:	\$12,505.66	\$12,505.66	\$0.00

Disbursements:	
Expenses of Administration	<u>\$11,220.98</u>
Disbursements to Creditors	<u>\$172,669.78</u>
TOTAL DISBURSEMENTS :	<u>\$183,890.76</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/07/2019

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.